

United States Bankruptcy Court  
District of Arizona

In re:  
CARLOS V. PASSAPERA, JR.  
Debtor

Case No. 15-02947-BKM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: teranm  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db +CARLOS V. PASSAPERA, JR., 24887 WEST VISTA NORTE COURT, BUCKEYE, AZ 85326-3360  
tr RUSSELL BROWN, CHAPTER 13 TRUSTEE, SUITE 800, 3838 NORTH CENTRAL AVENUE,  
PHOENIX, AZ 85012-1965  
cr +Rancho Vista Homeowners Association, c/o Maxwell & Morgan, P.C.,  
4854 E. Baseline Road, Suite 104, 4854 E. Baseline Road, Suite 104, Mesa, AZ 85206-4636  
13572097 (ASUME), LIZETTE ALEJANDRO PENA, ASUME PO BOX 71316, SAN JUAN PR 00936-8416  
13430059 ASSUME, Calle Jose de Diego, Carretera 172,, Caguas PR 00725  
13430060 +ASSUME, Edif. Angora, Calle Gautier Benites #162, PO Box 638, Caguas PR 00726-0638  
13430062 +Bureau Of Medical Economics, 326 E. Coronado Rd, Suite 205, Phoenix AZ 85004-1524  
13430065 +Eddy Fcu, 909 W Pierce St, Carlsbad NM 88220-5268  
13445700 +Eddy Federal Credit Union, 909 W. Pierce, Carlsbad, NM 88220-5268  
13470654 +Fletchers Tire and Auto Service Inc. - 942, Duvera Financial, Po Box 2549,  
Carlsbad, CA 92018-2549  
13430068 +Greenline/EasyPay, PO Box 2549, Carlsbad CA 92018-2549  
13605907 John M. Caraway, CARAWAY, TABOR & BYERS, L.L.P., P.O. Box 1718, Carlsbad, NM 88221-1718  
13430071 LCVPR LTD, Road 992 KM 0.2, Luquillo PR 00773  
13430072 Lizzette Alejandro, Urb. Los Lirios, Cale 1 A-10, Juncos PR 00777  
13430073 +Maricopa County Superior Court, 201 W. Jefferson, Phoenix AZ 85003-2205  
13580036 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602  
13443303 +PennyMac Loan Services, LLC, C/O Aldridge Connors, LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13623019 +PennyMac Loan Services, LLC, Leonard McDonald, Seventh Floor Camelback Esplanade II,  
2525 E. Camelback Rd., Phoenix, AZ 85016-4219  
13430074 PennyMac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles CA 90051  
13430075 +Rancho Vista HOA, c/o Maxwell & Morgan, P.C., 4854 E. Baseline Rd., Suite 104,  
Mesa AZ 85206-4636  
13430076 Shop NBC, 7825 Washington Ave S., Suite 200, Minneapolis MN 55439-2400  
13430081 +White Tank Justice Court, 21749 W. Yuma Rd., Buckeye AZ 85326-8712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: AZDEPREV.COM Jul 23 2020 06:33:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
cr +EDI: USDARHS.COM Jul 23 2020 06:33:00 USDA Rural Housing Service, P O Box 66879,  
Saint Louis, MO 63166-6879  
13430058 +EDI: AZDEPREV.COM Jul 23 2020 06:33:00 Arizona Department of Revenue,  
Bankruptcy Unit Field 1011, 1600 W. Monroe St. 7th Floor, Phoenix AZ 85007-2612  
13476581 +EDI: ATLASACQU.COM Jul 23 2020 06:33:00 Atlas Acquisitions LLC,  
on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
13430061 EDI: BANKAMER2.COM Jul 23 2020 06:33:00 Bank of America, N.A., PO Box 25118,  
Tampa FL 33622-5118  
13430063 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jul 23 2020 03:12:42 Chex Systems, Inc.,  
7805 Hudson Road, Suite 100, Saint Paul MN 55125-1703  
13430064 E-mail/Text: operationsclerk@easypayfinance.com Jul 23 2020 03:10:34 Dvra Billing,  
Attention: Bankruptcy Department, Po Box 2549, Carlsbad CA 92018  
13430066 +E-mail/Text: bankruptcy@emeraldar.com Jul 23 2020 03:11:16 Emerald Ar, 1850 N Central Ave,  
Phoenix AZ 85004-3948  
13430067 +E-mail/Text: bknotice@ercbpo.com Jul 23 2020 03:12:22 Enhanced Recovery Corp,  
Attention: Client Services, 8014 Bayberry Rd, Jacksonville FL 32256-7412  
13430069 +EDI: IRS.COM Jul 23 2020 06:33:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia PA 19101-7346  
13430077 +E-mail/Text: bankruptcy@speedyinc.com Jul 23 2020 03:11:46 Speedy Cash, PO Box 780408,  
Wichita KS 67278-0408  
13430079 +EDI: USAA.COM Jul 23 2020 06:33:00 USAA, 9800 Fredericksberg Rd.,  
San Antonio TX 78288-0002  
13482870 +EDI: USDARHS.COM Jul 23 2020 06:33:00 USDA Rural Housing Service,  
Centralized Servicing Center, P.O. Box 66879, St. Louis, MO 63166-6879  
13430080 +EDI: USDARHS.COM Jul 23 2020 06:33:00 Usda Rural Development, P.O. Box 790170,  
St Louis MO 63179-0170

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr EDDY FEDERAL CREDIT UNION  
aty\* RUSSELL BROWN, CHAPTER 13 TRUSTEE, SUITE 800, 3838 NORTH CENTRAL AVENUE,  
PHOENIX, AZ 85012-1965  
cr\* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13430070 ##+International Collection System/ICS, Ics/Bankruptcy,  
2761 North Country Club Road; Suite 100, Tucson AZ 85716-2271  
13430078 ##+Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville FL 32216-8035

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

BRADLEY JAY STEVENS on behalf of Creditor EDDY FEDERAL CREDIT UNION bstevens@jsslaw.com,  
lbourland@jsslaw.com  
CHARLES E. MAXWELL on behalf of Creditor Rancho Vista Homeowners Association mail@hoalaw.biz  
CRISTINA PEREZ HESANO on behalf of Debtor CARLOS V. PASSAPERA, JR. cperez@perezlawgroup.com  
DAVID WINTHROP COWLES on behalf of Creditor PennyMac Loan Services, LLC ecf@tblaw.com,  
gxh@tblaw.com  
JOHN D. SCHLOTTER on behalf of Creditor PennyMac Loan Services, LLC  
bankruptcyecfmail@mccalla.com, mccallaecf@ecf.courtdrive.com  
LEONARD 3 MCDONALD, JR. on behalf of Creditor PennyMac Loan Services, LLC ecf@tblaw.com  
RUSSELL BROWN ecfmailclient@ch13bk.com  
RUSSELL BROWN on behalf of Trustee RUSSELL BROWN ecfmailclient@ch13bk.com  
Rachel Elizabeth Flinn on behalf of Trustee RUSSELL BROWN rflinn@ch13bk.com, dsmith@ch13bk.com  
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 10

**Information to identify the case:**

Debtor 1 CARLOS V. PASSAPERA JR.  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of Arizona**

Case number: **2:15-bk-02947-BKM**

Social Security number or ITIN **xxx-xx-0530**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

**Order of Discharge****12/18****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

CARLOS V. PASSAPERA JR.  
aka CARLOS V. PASSAPERA PINOTT JR.

7/22/20

**By the court:** Brenda K. Martin  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**